



Wyoming Lender Alert

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February 2007

Steven Despain, District Director

Making a Difference for Small Business in Wyoming

Featured Success Story

Zanetti Prestige

Alan Zanetti worked 16 years in management, productivity and numbers in the body work business for someone else and wanted to work for himself. Although he knew they were in the top 10 failures for small business, he knew it would be his chosen career. As a result of hard work and determination, in 2001 Zanetti Prestige opened for business in Rock Springs, Wyoming, and today employs 12 people.

Zanetti has good connections throughout the community, a terrific sales ability and strongly believes in good customer service.



He has a good crew and staff and it's obvious he loves the business. Zanetti believes in consistency of service and standards and has conveyed that thinking to his employees. He has one employee, his Mother, who has 100% of his trust. If he has to be out of the office, he is comfortable transferring his authority to her in his absence. She knows the nuts and bolts of the business and has the ability and authority to act in his place. Zanetti Prestige is in a great location on the south side of

the highway with easy access from exit 107 off Interstate 80.



He isn't too proud to ask someone when he doesn't know the answer to a situation or problem. He started the loan paperwork on the verge of the bank change from First Security Bank to Wells Fargo and gives his banker, Greg Price, a lot of credit for helping him get financing through an SBA loan. Mr. Price made him write a one, three and five year goal plan which he hated doing, but in retrospect admits he's glad he was forced to do it. In addition to his experience in the business, he researched other body shops to find out how others were doing business. Zanetti believes success does not come easy. You can easily fail when you get "gung-ho" and forget to keep working. The business is a full service body shop from A to Z. They work on semi-hoods, nose corners off airplanes, buses, cars, trucks, jet skis, motorcycles, snowmobiles, some motor homes, and



boats just to name a few.

Alan Zanetti is a random sponsor for the high school, sheriff's department and the elk foundation.

SBA Loan Centralization for 7(a) Loans

The Small Business Administration (SBA) announces the opening of its Standard 7(a) Loan Guaranty Processing Center (LGPC) as part of its continuing effort to improve customer service.

This change will allow SBA to serve you and our mutual small business concerns in a more efficient manner. The centralization of 7(a) loan processing is being implemented in phases across America and has already started. Currently, Wyoming is scheduled to be in the 9th phase.

We expect this change to be implemented around March 12th, 2007 in Wyoming.

The LGPC staff will be dedicated to loan processing only, with a goal to provide experienced professional guidance and reasonable turnaround on all standard 7(a) applications.

When operational, your lending institution can assist SBA's efforts to process your loans as efficiently as possible by noting the following:

1. Lenders must have a Loan Guaranty Agreement (SBA Form 750) on file with their local SBA field office.
2. Current forms, eligibility checklists and submission instructions can be found at <http://www.sba.gov/banking/>. The application submission instructions will continue to be

updated as application streamlining changes are enacted.

3. Please be sure all sections of the Loan application are completed. Lender contact person(s) name(s) with fax numbers and email addresses are especially appreciated

SBA is committed to making this a positive experience for your bank and your customers. The Wyoming District office and the LGPC will work closely with Wyoming lenders during this transition period and be available to help during the process.

A first step in this introduction to 7(a) centralization will be for the Wyoming District Office to host a conference call (and remote computer presentation) discussing some of the upcoming basics. You can join this session from any location in Wyoming by calling 1-(866) 740 – 1260 and inputting the access code of 3089701. Additionally, you can view the handouts used in the presentation via your own computer by going to <http://readytalk.com> and clicking on “join a conference” and enter the access code of 3089701

February 13, 2007

9:00am to 10:00 am MST

For questions call SBA’s Steve Parker (307) 261-6506 or Dave Denke (307) 261-6523.

National Ombudsman Releases 2005 Annual Report

Ombudsman at the U.S. Small Business Administration recently released its annual report to the 109th Congress rating the responsiveness of federal agencies to the regulatory enforcement issues faced by small businesses during fiscal year 2005.

The Office of the National Ombudsman, created by the Small Business Regulatory Enforcement Fairness Act (SBREFA) produces

an annual report to Congress on federal regulatory enforcement activities involving small businesses. The National Ombudsman also works with each federal agency that has regulatory authority over small businesses to ensure that regulatory issues are handled and enforced fairly.

“The state of America’s 25 million small businesses is stronger than ever before,” said National Ombudsman Nicholas N. Owens. “However, with opportunities of success there are also challenges—compliance and regulatory challenges. The Office of the National Ombudsman helps navigate small businesses through concerns of unfair or excessive federal regulatory enforcement.”

The National Ombudsman’s report provides a voice for small businesses in the complex and confusing federal regulatory process. Moving forward, the National Ombudsman intends to closely evaluate the responsiveness of agencies to small businesses with respect to compliance assistance in the rulemaking process.

The report summarizes small businesses’ experiences with various federal agencies and assigns each agency a “grade” based on their responsiveness to small business concerns. The rating system evaluates agencies according to the timeliness and quality of response, the presence of a non-retaliation policy, their degree of regulatory enforcement compliance assistance to small businesses, and the level of their participation in Regulatory Fairness Hearings.

“Small businesses need to feel comfortable in telling their government both the good and the bad. This office provides a means for them to provide that input without fear of retaliation,” National Ombudsman Owens said. “An agency’s non-retaliation

policy is a vital element in ensuring a fair and transparent process.”

National Ombudsman Owens said he looks forward to “working with Congress and federal agencies to identify excessive regulatory barriers for the nation’s small businesses, and to foster a more small business-friendly regulatory enforcement environment.”

The National Ombudsman’s 2005 Report to Congress is available online at www.sba.gov/ombudsman/reports/docs/ono2005report.pdf.

For more information about the Office of the National Ombudsman, visit the Web site at www.sba.gov/ombudsman.

Government Procurement Opportunities at the 2007 Gro-Biz Conference

The 2007 GRO-Biz conference will be held February 21 & 22 in Casper, Wyoming, with U.S. Senator Mike Enzi co-hosting this event at the Best Western Ramkota Hotel. The conference offers businesses:

- ✓ An opportunity to meet one-on-one with more than 50 federal and state contracting officers.
- ✓ A chance to network with and market products and services to federal and state government agencies and prime contractors.
- ✓ A place to increase knowledge about the government contracting process.
- ✓ The opportunity to learn first hand what it takes to be successful in obtaining government contracts.

Representatives from the Small Business Administration (SBA), Defense Supply Center, Department of Homeland Security, Veteran’s Administration, University of Wyoming and the U.S. Army Corps of Engineers are just a

few of the 50 state and federal contracting agencies invited to share information with business owners.

The United States government is the single largest consumer in the world, with over \$250 billion in annual purchases, not including state and local governments. Federal, state, and local governments are looking for timely delivery of quality products and services at reasonable prices, and small businesses need to have a fair chance to compete for those contracts. Federal purchasing offices are required by law to set aside contracts or portions of prime contracts for exclusive bidding by small or minority-owned firms. During the conference business owners will have a tremendous opportunity to meet with officials to talk about products they buy and any special requirements they may have.

Registration before February 12th is \$110.00/additional person is \$75.00. Late or on-site registration is \$130.00/additional person is \$90.00. Room rate at the Best Western Ramkota is \$60.00 (ask for the GRO-Biz Conference rate). Call 1-877-733-3618 ext. 1 to register. Registration includes breakfast and lunch both days.

For more information go to www.sba.gov/wy and click on the first item under “Spotlight” or call Debra Farris, SBA, at (307) 261-6510 or contact Pat Stille, Gro-Biz, at (307) 362-2110.

Did You Know?

This granite monolith is one of the more famous landmarks along the Oregon Trail and has served as a meeting place since the area was first inhabited.

Independence Rock was an important place for the Indians who first lived here. This giant igneous formation of feldspar and mica found its way into many native legends, and later, into the

diaries of many westbound pioneers.

The first Europeans to visit the rock were members of Robert Stuart’s expedition in 1812. It is Stuart who is generally credited with discovery of the route, which became known as the Oregon Trail. Stuart’s diary indicated that he visited the site on October 30, 1812.

Stuart, however, did not name this giant rock. That honor is credited to William Sublette, who held an Independence Day celebration here on July 4, 1830, as he led the first wagon train to cross the new overland route. Before an audience of 80 pioneers, he christened the rock in honor of the birth date of the United States.

Independence Rock is most famous for the names inscribed on its face: the names and dates of people who passed by this place in search of a new life in the frontier.

It was the names carved in stone here that caused Father Peter J. DeSmet to appropriately name this place “The Register of the Desert” in 1840.

As you walk around the rock, you will see hundreds of names carved or chipped into the surface. Possibly one of the earliest signatures to be found here is that of “M.K. Hugh, 1824.” Other early names include “Hanna Snow, 1844,” “G. Gingham, 1846,” “J. Bower, 1847,” Milo Moody, July 24, 1849. “Ayer, age 29, 1849,” “W.H. Collins, July 4, 1862,” and “V.D. Moody, July 24, 1849.”

The initial movement of the Mormons from Nauvoo, Illinois, to the Valley of the Great Salt Lake occurred in two segments - one in 1846 and one in 1847. The first leg of the journey across Iowa to the Missouri River covered around 265 miles. The second leg, from the Missouri River to the Valley of the Great Salt Lake covered about 1,032 miles. The second leg of the journey began on April 5, 1847

and ended on July 24, 1847. This part of the trip went smoother than the previous year's journey due to better organization, better provisions and beginning when the trail conditions were optimal.

7(a) and CDC Lender Oversight Checklists

The information contained in this section can help lenders prepare for upcoming reviews. Lenders can use this information to audit loan files and check for program compliance and performance as a reviewer would.

Shortcut to:

<http://www.sba.gov/olo/on-site-reviews.html>

Upcoming Events

February 6 – Business Day at the Legislature

February 7– Women’s Roundtables Casper/Dubois

February 8 – Women’s Roundtables Laramie and Worland

February 13 – Carbon County Business Expo

February 15 – Women’s Roundtable Powell

February 20 – Women’s Roundtable Cody

February 21-22 – Procurement conference, Casper

February 24 – Goshen County Business Expo

SBA HOME PAGE
www.sba.gov

CHECK OUT SBA’S WEBSITE FOR WYOMING!
www.sba.gov/wy